

## **Brazilian public policies to promote the wellbeing of women entrepreneurs**

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**Abstract:** This study aims to analyze Brazilian public policies to promote the wellbeing of women entrepreneurs. The method used was an exploratory research of the existing literature, seeking to understand how this theme is being treated in the published studies as well as to collaborate in its development. The results indicate that there are many studies related to women entrepreneurs, especially regarding their challenges. However, only a few studies mention national public policies and only one investigates wellbeing.

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## **1. Introduction**

In the modern global context, there is a growing debate about the participation of women in entrepreneurship. But this is still seen as a typically male activity, with only a few studies focusing on women entrepreneurs (Xie, Lv, 2016).

From the point of view of social inequality, women's participation in innovation and entrepreneurship has great economic implications (Chatterjee, Ramu, 2017). Because of this, public policies were created in recent years as a way to restructure this scenario.

Due to the recent relocation of women in the workplace, Brazilian public policies generally refer to the insertion and encouragement of women as entrepreneurs, considering their significant role in the economy.

Still, there are no public policies regarding the maintenance of these women in entrepreneurship, which is reflected in the initial and established rates of women entrepreneurs in Brazil (GEM, 2017).

Undertaking process involves motivation and psychological factors that directly influence the entrepreneur's life. Thus, wellbeing is an important point in terms of job satisfaction, productivity and sustainability of the workforce (Ochoa, Lepeley, Essens, 2018).

Based on this, this study aims to analyze Brazilian public policies to promote the wellbeing of women entrepreneurs.

## **2. Methodology**

This paper was developed through an exploratory research, which aims to provide greater familiarity with the subject, in order to make it more explicit or to construct hypotheses (Gil, 2007).

Considering the presented methodology, this was the bibliographical research:

1- It was searched for the terms "women entrepreneurs" and "wellbeing" on Scopus database, resulting in 18 documents.

2- Performing the same search on Web of Science database, which indexes the Brazilian SciElo database, it was found 14 documents.

3- It was also searched for the terms "women entrepreneurs" and "public policies" and "brazil", resulting in only 1 document.

4- Finally, using Brazilian Digital Theses and Dissertations Library, it is possible to find 3 results for "women entrepreneurs" and "wellbeing", and another 3 results for "women entrepreneurs" and "public policies".

These results were used to analyze the proposed subject.

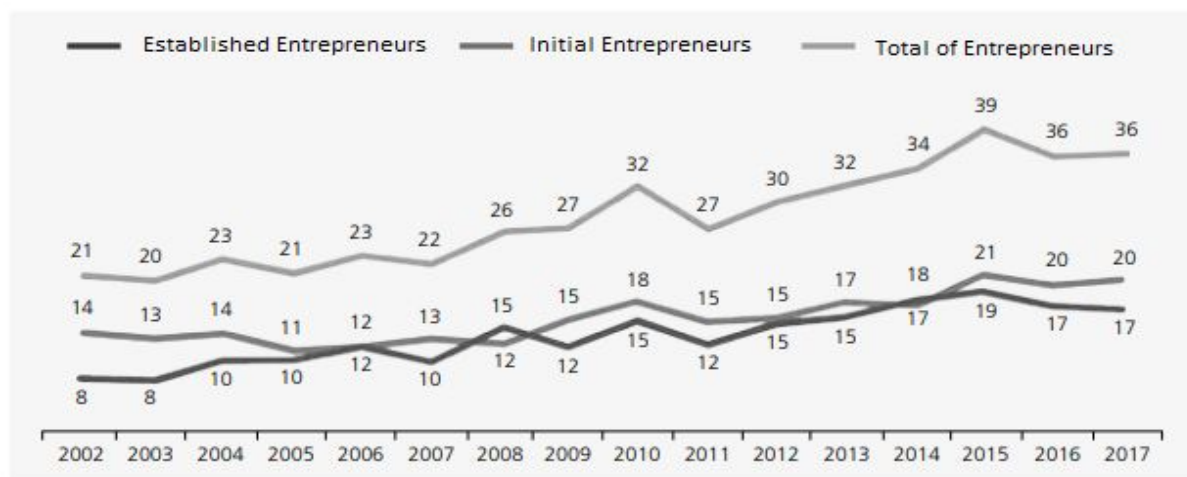
### 3. Entrepreneurship in Brazil

The executive report of Global Entrepreneurship Monitor (GEM), published in 2017, indicates the trend of business models as well as reviews on the stage of entrepreneurship.

Thus, entrepreneurship rates were analyzed according to the following stages: Initial Entrepreneurs, Established Entrepreneurs and Total of Entrepreneurs.

This survey indicates, in percentages (%), the evolution between the years 2002 and 2017 as well as future tendencies, according to **Graph 1**.

**Graph 1** - Entrepreneurship rates according to its stage (Brazil, 2002: 2017).



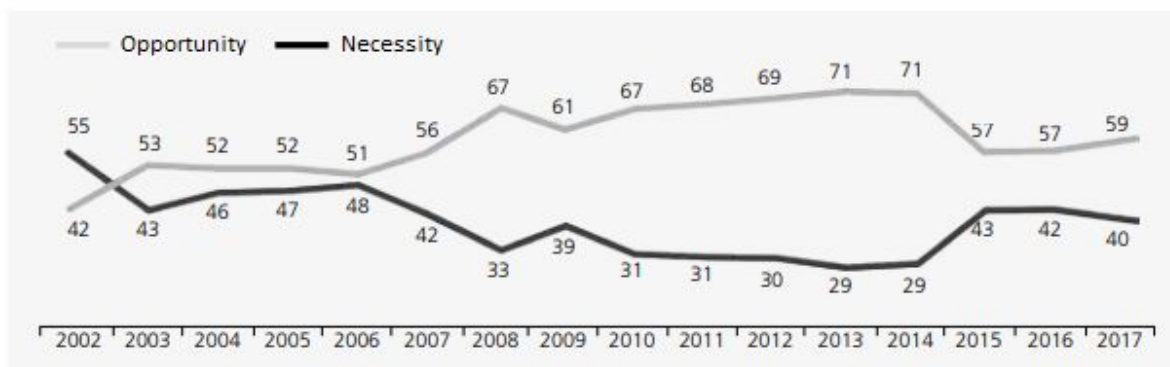
Adapted from: GEM, 2017 - Brazil (p.8).

GEM also seeks to analyze the rates of entrepreneurship according to the entrepreneur's motivation, that is, the factors that led him to become involved with entrepreneurial activities.

There are two main reasons that motivate individuals to participate in entrepreneurial practices: those who do it for opportunity, choosing a venture among the various options for their careers; and people who view entrepreneurship as an alternative, because they have no other options of work, doing so out of necessity (Natividade, 2009).

Entrepreneurship by necessity usually predominates in developing countries, with a high participation in informality. In Brazil, this scenario has already changed (**Graph 2**).

**Graph 2** - Entrepreneurship by opportunity and necessity as proportion (in %) of the initial entrepreneurs rate (Brazil, 2002: 2017).



Adapted from: GEM, 2017 - Brazil (p.10).

The sum may not add up to 100% by the fact that some ventures can not distinguish whether it is by opportunity or necessity.

Generally, GEM allows the identification of critical factors that contribute or inhibit the entrepreneurial initiative in a specific country. In addition to entrepreneurship rates, the study monitors the evolution of variables such as: the opportunity/necessity ratio, the participation of women/young people and their motivation to undertake (SEBRAE, 2017).

It is observed that the initial entrepreneurs rate has a positive trend, indicating a constant growth over the last years. Still, it is noteworthy that the stage of entrepreneurship is a reflection of the scenario in which the country is located.

Currently, there is a propensity toward entrepreneurship through opportunity.

#### 4. Women entrepreneurs in Brazil

Studies on women entrepreneurs have grown considerably over the past 30 years. This literature suggests that women can play a significant role in economic development and it is necessary to expand research in this area (Yadav, Unni, 2016).

In addition to the fact that women have a significantly lower participation in entrepreneurship than men, they generally choose to undertake in different branches, such as retail, education and services, which are not so well recognized economically.

This gender difference is the object of study by many authors, who seek to explain the great reason why entrepreneurship has become a typically masculine phenomenon. These authors point out that entrepreneurial characteristics such as proactivity and pragmatism are seen as inherent to men, while women are associated with passivity and emotionality, characteristics not legitimized in the universe of entrepreneurship (Limas, 2017).

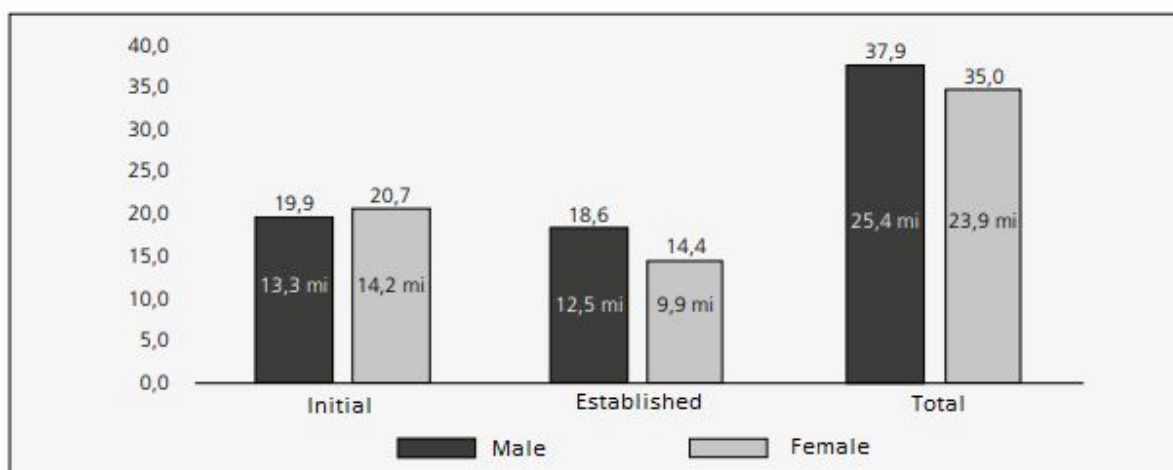
Because of these stereotypes, comparative research with entrepreneurs of both genders indicates that women tend to differ negatively in terms of social capital and

participation in networks, as well as other aspects associated with companies' growth and performance (Limas, 2017).

GEM points out, through the specific rates of entrepreneurship by gender, that women correspond significantly in the Total of Entrepreneurs. However there is still a difference.

This aspect can be taken into account when analyzing separately the stage of the entrepreneurs (Established or Initial), in **Graph 3**.

**Graph 3** - Specific rates (in% )<sup>1</sup> and estimates (in millions)<sup>2</sup> of the number of entrepreneurs by genders according to stages of the enterprise (Brazil, 2017).



Adapted from: GEM 2017 Brazil (p.10).

<sup>1</sup> Percentage of the population referring to each category (eg 19.9% of men in Brazil are Initial Entrepreneurs).

<sup>2</sup> Estimates calculated from data of the Brazilian population from 18 to 64 years, in 2017: 135.4 million.

Source: IBGE. Projection of Brazil's population by sex and age for the period 2000-2030 (year 2017).

It is important to emphasize that women entrepreneurs are strongly related to the creation of business by necessity and not by opportunity.

This may be due to the many difficulties women face when they are single mothers and not being able to find flexibility in the market. This aspect reinforces the scenario of inequalities lived by women.

Thus, as a way of escaping from the precariousness presented by professional environments, they choose to act in autonomous activities (Natividade, 2009, p. 235).

## 5. Public policies to encourage women entrepreneurs in Brazil

The entry of women into the market led to several conceptual changes that subsequently influenced the insertion of women as entrepreneurs.

Traditional structures were remodeled allowing the creation of policies focused on this subject. But it is fundamental to know the context in which it is inserted (reality of a

specific society, for example), in order to generate projects that enable the development and the survival of these women in entrepreneurship.

In Brazil, the index of women entrepreneurs has increased considerably in recent years. Currently, they account as a significant portion of the total number of Brazilian entrepreneurs.

Considering these factors, the Special Secretariat for Women's Policies was created in 2003, whose purpose is to establish public policies to improve the lives of all Brazilian women. Through this new structure, mechanisms for women participation were initiated to create a national political plan that addresses gender needs.

Then, it was created the National Political Plan for Women, in partnership with other government agencies such as the Ministry of Health, Ministry of Education, Ministry of Social Development, Ministry of Labor and Employment, among others.

This national plan is seen as a range that addresses the needs of women in all spheres. Its priorities are: the development of autonomy; equality in the market; inclusive and non-sexist education; women's health, sexual and reproductive rights; etc.

Focusing on market's equality and women's autonomy, the plan aims to promote: economic and financial autonomy; the equity of gender, race and ethnicity in labor relations; affirmative action policies that reaffirm the status of women as social and political subjects; expansion of the inclusion of women in agrarian reform and family agriculture; the right to life in the city with quality, access to public goods and services (Carvalho, 2017).

Other programs were developed to encourage women's insertion in entrepreneurship, as presented in **Table 1**.

**Table 1** - Government programs for women entrepreneurs.

AUTHORITY	PROGRAM	DESCRIPTION
<b>Autonomy and equality in the market and citizenship</b>		
Special Secretariat for Women's Policies	Encourage the economic autonomy of women in the market.	Promote the provision of technical and managerial training courses for women, in partnership with other sectors of government, the private sector and civil society organizations.
Special Secretariat for Policies to Promote Racial Equality	Brazil Quilombola Program	Capacitate Quilombola women to generate employment and income.
<b>Promote the economic and financial autonomy of women through support for entrepreneurship, associativism, cooperativism and trade</b>		
Ministry of Social Development	Solidary Economy in Development: action to promote productive inclusion.	Technical and financial support for projects that generate work and income, inserted in the logic of the solidarity economy, with focus on the families headed by women.

Special Secretariat for Women's Policies	Incentive to the Economic Autonomy of Women in the Market: support to projects that encourage the economic autonomy of women.	Technical and financial support for projects that generate employment, work and income, such as incubators, cooperatives and associations.
Ministry of Labor and Employment	Solidary Economy in Development: action to promote productive inclusion.	Prioritize the support of solidarity economy enterprises of women's associations.
Special Secretariat for Women's Policies	Incentive to the Economic Autonomy of Women in the Market: support to projects that encourage the economic autonomy of women.	Empower credit operators with specifications of gender, race, and ethnicity. An agreement was signed with Women's Bank of Brazil, which has a national network of microcredit operators, aimed at training 260 credit agents so that they can better serve women living in urban areas and increase their access to microcredit productive.
Ministry of Agrarian Development	Formulate and evaluate the agrarian development policy.	Support the participation of commercial enterprises carried out by rural women in family agriculture fairs.

Adapted from: Natividade, 2009 (p. 249).

It should be emphasized that the participation of women in the political sphere also corroborates the mobilization of this subject.

Unfortunately, Brazil presents less than 10% of women's participation in politics. It is also noteworthy that of the 138 countries surveyed, Brazil ranks 115th in the ranking (Inspiring Women, 2017).

These policies are very important to engage more women in entrepreneurship, since they still face different challenges when undertaking. It can be highlighted that, although many of them seek this option because of flexibility, there is still some difficulty in reconciling personal and work life. Yet, the existence of social and economic barriers, such as prejudice and sexism, are also important challenges.

Most of the presented policies are focused on initial women entrepreneurs. That means it is necessary to rethink these policies or to create new ones regarding women entrepreneurs that already have established companies, considering their important economic role in the market.



## **6. Results: wellbeing in focus**

Wellbeing. It resembles happiness, comfort and satisfaction. It is a "pleasant situation of body and spirit" (Aurelian Dictionary, 2018); that is, the satisfactory balance between psychical and emotional needs.

In this context, the wellbeing of women entrepreneurs has an important role, especially when it refers to entrepreneurs by necessity. This is due to the fact that, when women entrepreneurs by necessity usually focus on financial return and not in quality of life.

Recognize wellbeing in the workplace as an essential element is very important to foster a worker's sense of being valued, ensuring their engagement and leading to higher levels of productivity and organizational performance (Ochoa, Lepeley, Essens, 2018).

According to World Health Organization, quality of life refers to the individual's perception of their position in the cultural context in which they are inserted, taking as reference their own goals, expectations, standards and concerns (Fleck, 2000).

Thus, wellbeing refers to the degree of quality of life that satisfies individuals, whether they are in balance or with sense of accomplishment.

There are a few indexes of what is wellbeing for women entrepreneurs: work rhythm; less amount of third party interference; satisfied personal interests; autonomy; decision power; feeling of self-realization; professional and personal recognition; creativity and affirmation of their own values; customer satisfaction and market recognition; indiscrimination (Jonathan, 2005).

The importance of the wellbeing of women entrepreneurs is observed that as an aspect of great relevance, but little valued. Brazilian public policies aim at much more economic issues, such as income generation or incentives for women's autonomy, disregarding the importance of maintaining and encouraging wellbeing in the work environment.

Unfortunately, there are no other studies regarding this subject in Brazil, considering the absence of Brazilian public policies that focus on the wellbeing of women entrepreneurs.

Considering women represent a significant part of the economy, it is important that they recognize their potential more effectively.

## **7. Conclusions**

This study is important not only to understand the Brazilian context, but also to contribute to a global perspective of the current scenario.

Based on this research, it is noticed that many studies regarding women entrepreneurs address their profile, as well as the challenges they face when undertaking. There are a few studies regarding public policies to promote women's participation in entrepreneurship. But only one study addresses wellbeing of women entrepreneurs, which was developed more than



a decade ago. However, no study was found that sought to analyze specifically how existing national public policies could contribute to promote the wellbeing of women entrepreneurs.

Of course, it is important to understand the profile of women entrepreneurs as well as their challenges, but perhaps even more important is to understand how to promote the wellbeing of these women when they are already undertaking, since public policies in this context seek to support women in the process to become entrepreneurs.

It is also necessary to highlight the relevance of the increase in the rate of entrepreneurship by opportunity and, consequently, decrease in the rate of entrepreneurship by necessity. This means that women may be more likely to start business opportunities now.

Because this is a pioneer study, regarding public policies and wellbeing of women entrepreneurs, it is necessary to emphasize the importance of developing programs that support the maintenance of these women in the business environment.

Considering the rates of women entrepreneurs in Brazil, it is remarkable how these numbers have increased in the past few years.

That means that the current policies to encourage more women entrepreneurs are being effective. But the lack of policies regarding the wellbeing of these women and their consequent maintenance in entrepreneurship might be part of the reason why not many of the companies founded by women are considered established (GEM, 2017).

Encourage more women to become entrepreneurs is just the first step. It is necessary to provide an environment where they can fulfill their careers. For that reason, it is important to develop not only more public policies regarding the women's participation on entrepreneurship, but also its maintenance, through wellbeing.

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